



**ANNUAL REPORT and FINANCIAL STATEMENTS  
of the PAROCHIAL CHURCH COUNCIL  
for the year ended 31 DECEMBER 2018**

**THE CHURCH OF ST JAMES THE GREAT, SILSOE**

***GROWING AS A BEACON OF  
CHRIST'S LIGHT IN OUR COMMUNITY***

Benefice website: <https://3churches.uk/>  
Silsoe Church website: <https://silsoe.3churches.uk/>

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**INDEX**

	<b>Page Number</b>
<b>LETTER from Rev DAVE BELL</b>	<b>2</b>
<b>INTRODUCTION</b>	<b>3</b>
<b>WORSHIP and SERVICES</b>	<b>4</b>
<b>DISCIPLESHIP and SPIRITUAL GROWTH</b>	<b>7</b>
<b>MISSION and NEIGHBOURHOOD OUTREACH</b>	<b>10</b>
<b>FELLOWSHIP and PASTORAL CARE</b>	<b>13</b>
<b>BUILDING and CHURCHYARD</b>	<b>17</b>
<b>LEADERSHIP and ADMINISTRATION</b>	<b>18</b>
Financial Review	<b>20</b>
<b>CONSOLIDATED INCOME &amp; EXPENDITURE STATEMENT</b>	<b>26</b>
<b>ANALYSIS OF MOVEMENT IN FUNDS</b>	
For the year ended 31 December 2018	<b>27</b>
For the year ended 31 December 2017	<b>28</b>
<b>CONSOLIDATED BALANCE SHEET</b>	<b>29</b>
<b>INDEPENDENT EXAMINER'S REPORT</b>	<b>30</b>
<b>APPENDIX</b>	
MINISTRY TEAM EXPENSES	
JOINT BENEFICE EXPENSES	

Dear Friends,

We are already well into 2019 and it seems only a short time ago I was writing my last introductory letter.

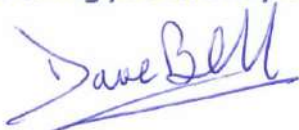
Our services continue to cover a variety of styles and timings. Hopefully between the services at Silsoe and across the whole Benefice there is something for everybody in terms of style and tradition. Please do try to share the whole experience across our Benefice!

Our team continues to work across our three churches. Gillian Kern and Roy Pinnock our Church of England Readers and Ian Smith (who was ordained priest in 2018) are very much a team and it has been a pleasure to work with them and grow our ministry. We also have two Lay Leaders of Worship, Margaret Butt and Maggie Jeeves who are deployed amongst our churches.

I am grateful for the support and encouragement of the Wardens, PCCs and the teams that sustain the activities and events that take place here in Silsoe and across our three churches.

Once again this report shows the commitment, dedication and team effort that takes place here in Silsoe. We look forward to journeying with you throughout 2019.

**Wishing you all every blessing**



**Reverend Dave Bell**



#### **POSTSCRIPT**

*Since this report was compiled, Reverend Bell has announced that he is retiring from full-time ministry in the Summer of 2019. He and Kath will be greatly missed and we are grateful to them both for all the care, effort and innovations they have put into the Parish. We wish them much happiness and God's blessings for their future.*

*Growing as a Beacon of Christ's Light in Our Community*

## INTRODUCTION

The Parish of St James the Great is a Church of England parish situated in Silsoe, Bedfordshire. It is part of the Ampthill & Shefford Deanery, within the Diocese of St Albans which is part of the Church of England. The Parish forms part of a joint Benefice with two neighbouring parishes, St John the Baptist, Flitton and St James, Pulloxhill.

St James the Great Church is situated in the High Street, Silsoe, Bedfordshire, MK45 4DR; the correspondence address is The Vicarage, Fir Tree Road, Silsoe, MK45 4EA.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2006) and is a charity excepted from registration with the Charity Commission.

The PCC has the responsibility of co-operating with the vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance and upkeep of the Church and Churchyard of St James the Great, Silsoe.

The PCC are of the opinion that activities during this year (and preceding years) meet the Charity Commission's guidance on public benefit and the guidance on charities for the advancement of religion. We try to enable ordinary people to live out their faith as part of our Parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the Parish.
- Missionary and outreach work.

## OUR VISION

*Growing as a beacon of Christ's light in our community*

## OUR VALUES

*Welcome Prayer Community Worship Friendships Christ Centred*

The PCC has developed a Mission Action Plan (MAP) to help us work towards our Vision; keeping to our Values, and we have structured this Report and our Financial Statements to help show the progress we make within the various areas of our MAP:

*Worship and Services  
Discipleship and Spiritual Growth  
Mission and Neighbourhood Outreach  
Fellowship and Pastoral Care  
Building and Churchyard  
Leadership and Administration*

A copy of our MAP can be found on our website at <https://silsoe.3churches.uk/>

*Growing as a Beacon of Christ's Light in Our Community*



### *WORSHIP and SERVICES*

The PCC works with the other PCCs in our joint Benefice to offer a range of services over the course of a year that we all hope our communities will find both beneficial and spiritually fulfilling.

Around the Benefice, a variety of services are held on a Sunday and through the week – ranging from early morning said communion to evensong. The usual monthly pattern of Sunday services at St James the Great, Silsoe is

- 1<sup>st</sup> Sunday All Age Communion
- 2<sup>nd</sup> Sunday Family Service
- 3<sup>rd</sup> Sunday Parish Communion with Junior Church
- 4<sup>th</sup> Sunday Parish Communion

Where there is a fifth Sunday in the month a United Benefice communion is held and this rotates between the three churches. On the first and third Wednesday of the month a Said Communion is held in the Church.

Please see <https://3churches.uk/benefice-services/> for details of all forthcoming services around the Benefice.

All are welcome to attend our services. During 2018 there were 103 services in our church, with an average weekly attendance on a 'normal' Sunday was 45 adults and 5 children (2017: 44 adults, 7 children) but this number increases significantly at festivals and at special services.

At St James the Great we run a number of special services through the year:



Our Mothering Sunday service was attended by a congregation of mothers, grandmothers and children. This year the service was led by Gillian Kern with full involvement of youngsters, including a reading from Max Ashton. Musical accompaniment for the hymns was provided by Carrie Steer and Jackie Williams. As usual during the singing of the last hymn posies were given out to all the ladies in the congregation. Following the service most of the congregation remained to enjoy the refreshments and to meet and talk with friends and neighbours.

On Good Friday we hold a **Procession of Witness**. This begins at the Millennium Green with a short prayer and reading and then children carry a roughly hewn wooden cross through the village to the Church. A short service is held in the Church following which the children and adults enjoy refreshments including hot cross buns.



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### *WORSHIP and SERVICES*

Our **Remembered in Love** service held on All Souls Sunday in October offers recently bereaved parishioners and other people a way of honouring their departed loved ones.



This year, a congregation of over 100 were welcomed to this service, during which people were invited to place a white carnation into a cross and then light a candle in memory of their loved one.

Refreshments were served following the service and many of the congregation remained to speak with relatives, friends and neighbours and to share their experiences.

In recognition of the centenary of the end of the First World War two special **Remembrance Services** were held in the Church; which was decorated with over 400 knitted poppies. On 10 November, in the evening, a quiet reflective service was held with periods of silence interspersed with readings and prayers. The chancel was lit only by candles, some arranged in the form of a cross, with the centre piece being a Perspex silhouette of a soldier. The service allowed the congregation to contemplate the sorrow for all those who suffered injury and loss as well as recall today all those suffering in conflicts in our world.



On Sunday 11 November a Remembrance Service was held, which started in the traditional manner outside the Church by the War Memorial. Rev. Dave Bell led a short service of prayers, the names of those who had died in both World Wars were read out and wreaths were laid by people representing different groups within the village. Following the 2 minutes silence at 11am the service continued in the Church. This year the service focused on the very human aspects of WW1 associated with Wrest Park, first through its then owner Captain Auberon Herbert and second as its role as a hospital. The roles of two people involved with the hospital, Private Dorman who died of his wounds and Sister Olive Emilie Ife who nursed him were powerfully re-enacted by Charlie Ashton and Madison Couzens who recited first person descriptions of their ordeals and suffering. Simon Stranks then related a short description of Captain Auberon Herbert's life including his service during the war and his death.

Following the service many of the congregation remained to enjoy refreshments and meet and chat with friends old and new. From the collection taken at the service, we sent a donation of **£285** to **Help for Heroes** and **£285** to **Royal British Legion** (2017: £150 to Help for Heroes and £150 to SSAFA).



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### *WORSHIP and SERVICES*

At Christmas, we have a full range of services – a **Carol Service, Christingle, Blessing of the Crib** and **Christmas Midnight Service** all attract many individuals and families in the community. This year, we held 2 Blessing of the Crib services in order to accommodate safely and comfortably all the families who wished to attend. During the Advent season, over 1,000 people attended services in our Church.

The Church is always beautifully decorated with flowers, candles and a Christmas Tree. It is very pleasing to report that the Church can be full to capacity for these services, often with several generations of a family attending to worship together. We are grateful to Bruce Liddle from Newbury Farm Plants who kindly donated the Christmas Tree.

The first service in our Christmas celebrations is always the Christingle Service when children receive the traditional Christingle Orange each element of which has a special meaning and helps to tell the Christian story:



- The orange represents the world
- The red ribbon (or tape) symbolises the love and blood of Christ
- The sweets and dried fruit represent all of God's creations
- The lit candle represents Jesus's light in the world, bringing hope to people living in darkness.

Following our **Christingle Service**, we made a donation to the Children's Society of **£155** from the collection (2017: £175). We enable our community to celebrate and thank God at the milestones of the journey through life.

Through **baptisms** we thank God for the gift of life, in **marriage** public vows are exchanged with God's blessing and through **funeral services** family and friends express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We have celebrated 13 baptisms (9 children, 1 teenager and 3 adults), 3 weddings and held 11 services for funerals, burial of ashes and memorials in our Church this year (In 2017: 11 child baptisms, 6 weddings, 13 funerals).

At weddings, a retiring collection is taken and the couple are invited to nominate a charity to share that collection equally with the Church. As a result, **£345** was donated to 3 charities, (2017: £366.50) - **£55 to Cancer Research UK, £75 to Emmaus UK and £215 to MIND**. The total amount donated to the Church (including Gift Aid) from retiring collections was **£366.83** (2017: £337.97).



During 2018, the family of one of our parishioners who died asked that a retiring collection be taken in to support the work of the Church and requested that donations be made in memory of their loved one, raising **£437.50**, including Gift Aid rebates (2017: £2,651.75). Another of our parishioners left a bequest of **£500** in his will to support the work of the Church (2017 bequests: Nil).

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## *DISCIPLESHIP and SPIRITUAL GROWTH*



Through this year, we have continued to try to build on the **Children's Work** at St. James the Great. We held **Messy Church** in June, September, December with around 20 children and 25 adults attending. We have a core group of regular attendees, some of whom also attend Family Services and Junior Church but one of the encouraging progressions this year has been that we have had at least one new family attend every Messy Church, some of whom have returned for later sessions.

**Junior Church** is held in the vestry monthly on the 3<sup>rd</sup> Sunday during the service and follows the theme of the service. The children get to read and explore the reading for the Sunday and then complete activities based around this so that they can gain a greater understanding of what is going on in the main service. We now have a roster of 4 Junior Church leaders (all DBS checked) and 6 helpers so that no individual is tasked regularly with running or helping at Junior Church. The Roots materials have been extremely helpful in allowing new leaders to plan and lead sessions. About 8 children have attended Junior Church through the year, with the average attendance being about 4.

The **Children's Choir** had very strong roots a few years ago but fell by the wayside somewhat this year. However, we are hopeful that in 2019 we will be able further the links between the Church and Silsoe VC Lower School.

We are working hard to try to grow Children's ministry at St. James the Great. We are in the process of putting a 'communications officer' in place to lead on all liaison with the School and via social media. However, at the moment two individuals take the lead on Junior Church, Messy Church and the Children's Choir and it is hoped that during 2019 we will be able to grow the Children's Ministry team. If you would be interested in helping with the Children's Ministry, please contact Rev Dave Bell in the first instance.



At Easter, Harvest time and Christmas children from Silsoe VC Lower School have special services in the Church during normal school hours; we are very pleased to welcome the children, their parents and teachers to celebrate these occasions in our Church.

Classes from the school visit the Church and Churchyard on a regular basis as part of their spiritual, moral, social and cultural development.

The **Foundation Governors** of **Silsoe VC Lower School** appointed by the PCC are Mrs Ashton (who became a member of the PCC in April 2018) and Mr Steer (who was a member of the PCC until April 2018). Both served as Foundation Governors for the whole of 2018. Rev Bell is an ex-officio Governor of the School.

In February/March 2018, a **Lent Course** was run within the Benefice - each of the first four sessions took one of the qualities mentioned in the Diocese *Living God's Love* prayer: generosity, joy, imagination and courage. The final session looked at the context in which these qualities are set: "to live your love ... for the sake of the world"

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### *DISCIPLESHIP and SPIRITUAL GROWTH*

On 16 May 2018, the Bishop of Bedford the Right Reverend Richard Atkinson conducted a **Confirmation Service** at St James, Silsoe for 8 candidates from the Deanery, who were supported by a congregation of over 90 people. There were 4 candidates from our Benefice; 3 from Silsoe and 1 from Flitton. Other candidates came from Haynes, Campton and Aspley Guise. Following the confirmation of candidates the Bishop celebrated communion, during which the 3 churches choir sang. Following the service many stayed behind to speak with the Bishop and candidates and enjoy the fine array of refreshments that had been provided. The collection taken at the service of **£184.41** was donated directly to the Diocese's Education of Ordinands Fund and does not form part of the Church's income.



In May a **home study group** started at the home of Dave & Liz Coulson in Pulloxhill focusing on the 'Moving On' course. The study was about being disciples of Jesus and involved looking at DVDs and Bible passages.

On 30 June 2018 **Ian Smith** together with 19 other candidates from the Diocese was **Priested** at St Albans Abbey. A congregation of about 1,000 attended the service to witness the priesting led by the Bishop of St Albans the Very Revd. Dr Alan Smith. A coach had been organised for people from the Benefice to attend the service while many others made their own way. In total over 60 people from the Benefice attended to support Ian at this important moment in his journey to become a priest. It was a most moving service during which members of the congregation were invited to take communion following the priesting of the candidates.



The day after his priesting, Ian led his first communion. The service was a United Benefice service, held at St James the Apostle Pulloxhill, and attended by over 110 people. Introducing the service Dave Bell congratulated Ian Smith on his priesting and commented on what a wonderful and moving service it had been the day before.

The Benefice commissioned a stole which reflected the three Churches of the Benefice together with Ian's two supporting Churches in Toddington and Chalgrave. At the close of the service the seamstress (Yvonne Bell) presented the stole to a surprised and delighted Ian.

In October Rev Dave Bell and Dr Paul Biscoe attended a one day workshop on **Church Growth** which focused on the need for more people to support the Christian movement and the importance of Christians being engaged in the local community.

Also in October, Darren Couzens attended a **Trustee Training** for PCC Members held at All Saints Church, Kempston.

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*DISCIPLESHIP and SPIRITUAL GROWTH*

In November Rev Ian Smith and Dr Paul Biscoe attended a one day course on “**Leading your Church into Invitation**”. The course, led by Michael Harvey, best known as the instigator of “Back to Church Sunday”, provide an inspirational and rational basis on how to approach the issues regarding invitation.

In December, Rev Bell led a short **Advent Course** pondering on Isaiah’s prophecy and the season of wonder of Jesus’ Birth.

### *MISSION and NEIGHBOURHOOD OUTREACH*

We continue to run **Open Church** between 10:00am and 11:30am (usually on the first Saturday of the month) with refreshments available; giving people the opportunity to meet Rev Bell and in the Church- a place to drop in to catch up informally. This is also a time for wedding or baptism enquiries from across the benefice and for couples to confirm wedding arrangements or to pay fees.

During 2018 a number of **social events** were held for the benefit of the local community and to raise funds for the Church. These were organised either directly by the PCC or by the Friends of Silsoe Church.



In January 2018, **Vienna came to Silsoe** - 130 people enjoyed an entertaining programme provided by the Element String Quartet and their guest flautist. The programme, based on the Vienna New Year Concert was greatly enjoyed and appreciated by the very full Church. Guests were served canapes and drinks during the interval and had the opportunity to wander around and meet friend and neighbours before the second half. It is the second time that the Element Strings have entertained an audience in the Church and on leaving many guests asked "when's the next one?". It is hoped that it will not be too long before we welcome them back again. Over £1,100 was raised for the Church.

In March, Ian Smith led a group of parishioners (and Lottie the dog) on an **Easter Pilgrimage** to St Albans Abbey – a gentle walk from Redbourn in Hertfordshire to St Albans Abbey through the picturesque, if wet and muddy, water meadows and woods for a picnic at the Abbey before processing into the Abbey with pilgrims from all over the Diocese and further afield including walkers from Cambridge and visitors from Canada, Columbia and Slovakia.



In May, we welcomed back Higham Choral Group - over 120 people were present for the concert "**As long as I have music**". Their full programme included a wide range of music from childhood (Christopher Robin) through screen and stage hits, including One Hand, One Heart and City of Stars, via Karl Jenkins' Benedictus and Abba's Money, Money, Money to the rousing 'Last Night of the Proms' finale complete with union flags for everyone to wave enthusiastically.



Their musical director, Richard Shackleton introduced each piece of music giving some interesting and usually anecdotes about its origin, composition or first performance. During the interval the audience were served a range of canapes and a choice of wine and once everyone had been served in their seat they were free to

mingle and meet friends and neighbours. We are very grateful to the Higham Choral Group who perform without charge to help us raise funds for the Church. Over £1,500 was raised, including some sponsorship from Neville Funeral Services.

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### *MISSION and NEIGHBOURHOOD OUTREACH*

2018 saw the second year of **Silsoe Advent Windows** with participating homes working hard to produce windows for the rest of the village to enjoy. Villagers were amazed to see models of the Church, School and Wrest Park together with Rev Bell and the School headmistress appearing in one window.



The final Advent window was in the Church window behind the organ and was visible to all those either passing or entering the Church. Congratulations to everyone who took part.

The **Friends of Silsoe Church** raise money which is ultimately donated to the Church and, during 2018, the Friends donated nearly **£770** to cover the cost of an outside tap in the Churchyard and a security back to the organ bench. (2017 donation: £117.71). The Friends organised 3 fund-raising events during 2018



In October, 60 people competed fiercely at the **Annual Friends Quiz** and in December 83 people enjoyed the **Friends' Christmas Concert** featuring the Pulloxhill Singers. In previous years, the **Harvest Supper** has been organised by the PCC but this year it was organised by the Friends. As a result, the money raised by this event now appears in the Friends' accounts rather than the PCC. 89 people sat down in the Village Hall to enjoy an excellent 'Harvest' ploughman's and home made apple pies.

**Smartie Fundraising** continued during 2018 and raised **£85.95** net (2017: £144.95) - we provide you with a tube of Smarties, you eat the Smarties and then fill the tube with coins, before returning the tube to us. And if you can Gift Aid your donation, it means we can claim a further 25% from the tax man. Please ask in Church for your tube of Smarties.



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**MISSION and NEIGHBOURHOOD OUTREACH**

General information about the Benefice can be found at <https://3churches.uk/> and information specific to St James the Great, Silsoe can be found at <https://silsoe.3churches.uk/>.

We also have a **Facebook** page - <https://www.facebook.com/ThreeChurchesUBSFP/>

Together with the Parish Council, the PCC supports the production of the local monthly Parish magazine, **Silsoe News**. This is distributed free to every house in the village and provides local news and information to the whole community, including a full list of services for each church in the Benefice, as well as keeping our parishioners informed of the important matters affecting our Church.

### *FELLOWSHIP and PASTORAL CARE*

We are very pleased to be able to offer **tea and coffee** after all our services, thanks to a rota of helpers - it is good to see so many of our congregation enjoying a chat over coffee.

We have volunteers who are willing to drive people to and from the Church and if you would like to come to Church to worship with other members of the Parish but are unable to get there unaided, please contact one of the Churchwardens.

Some members of our Parish are unable to attend Church due to sickness or age. Members of the Ministry Team visit Church members at home or in hospital and can celebrate communion with them; they also visit the residents at Taymer Nursing Home.

In April, members of St James' congregation took part in the **Deanery Walk & Talk** in the beautiful All Saints Church in Clifton with its spectacular blue stained glass window, where the talk was by Mrs Paula Vennells, highly respected business women, the current chief executive of the Post Office and also a Church of England Curate. She gave a fascinating talk explaining how she has turned the once failing National Institution the Post Office fortunes around and it was evident that Paula proudly displays her Christianity in her job.



In July, Dave and Kath Bell hosted a **PCC social gathering** for members of all three PCCs and their partners in the Benefice together with the ministry team. Blessed with a fine evening everyone gathered in the garden to meet up with old friends and make new friends from the other Churches and to meet the "other halves". It proved an excellent opportunity to get to know and understand better other PCC members and discuss ways the different Churches approached issues like attracting new members to the congregation, fund raising, Diocesan initiatives etc. Everyone enjoyed the opportunity for social interaction and Kath & Dave are to be thanked for their hospitality and taking the initiative to hold the event.

Then in August Dave and Kath hosted a **tea party** in the Vicarage gardens as a "thank you" for all the support they receive from parishioners around the Benefice. A fine afternoon found over 80 people in the garden and a bevy of waiters and waitresses were kept busy providing what appeared to be an unlimited supply of tea, scones and delicious cakes to the guests. During the afternoon, live music was provided by a cello & clarinet duo. It proved an excellent way for people from the different churches within the Benefice and from the different elements within individual churches to get to know each other better.



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### *FELLOWSHIP and PASTORAL CARE*

In July, the **St James Guild of Bell Ringers** held their annual outing - ringing at 6 Churches in rural Berkshire. One of the Churches had ground floor ringing but the remainder were in ringing chambers which were somewhat warmer as they were smaller and ventilation was very limited. The Churches offered the ringers the opportunity to ring a range of different bells with one tower boasting bells considerably heavier than the ones at St James. It was another very successful and enjoyable outing and broadened the experience of some of the newer ringers in the Guild.



*Our bell ringers – not usually seen by the congregation as they are normally hidden in their chamber*



When the **Antiques Roadshow** came to Wrest Park in 2018, it was thought to be an ideal opportunity to have the experts look at the silver flagon, chalice and paten that have been in the Church's possession for very many years and which have a strong association with Wrest Park. The BBC obviously agreed and Rev Bell was asked to present the items and explain their history: they were given by Amabel the Dowager Duchess of Kent in 1667 to the Chapel at Ease, St Leonard's, which stood on the site of the present Church in Silsoe. The expert at the show was Alastair Dickenson, the valuer of silver for Aspreys of London. He pointed out that there was a slight difference

between the coat of arms on the flagon and on the chalice, which reflected the fact that one was given by Amabel before her husband died, the other after his death. Alastair was very complimentary about the quality of the items and a final valuation is awaited. In the meantime the items have been returned to the secure vault from which they were collected for the show.

As Silsoe School has grown it has not been possible to accommodate the whole school at one **School Harvest Service**, so there are now two. A tradition at these services is for the children to bring gifts of food which are presented and laid at the base of the Church's altar. The school also supports the Bishop of St Albans harvest appeal, through the collection made at the services, which this year was "Give peas a chance" - an initiative aimed at improving the nutrition and wellbeing of families in Malawi through the introduction of the productive pigeon pea; which is drought resistant, enriches the soil and the tops can be used as livestock feed.

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*FELLOWSHIP and PASTORAL CARE*



The school children’s generosity this year was overwhelming. There was precious little room available at the Church’s alter for more gifts of produce.

The question often asked is “what happens to this produce?”. Prior to the Sunday Church Harvest Service the produce is sorted, taking about 6 man-hours this year, as arrangements have been made to make gifts of foods to local charities. All the soup goes to the NOAH soup kitchen for the Luton homeless; tea, coffee and biscuits go to the Tibbs Dementia day care centre at Flitwick; then a selection of the remaining produce goes to St John’s

Hospice, Moggerhanger, Leonard Cheshire Home in Amptill and Luton Food Bank.

The collections from the 2 school harvest services, together with the collection from the Sunday Harvest Festival were all sent to the Bishop’s appeal – raising a total of **£390** (this was a direct donation and does not form part of the Church’s income). This is enough to buy the new pea varieties for 20 farmers in Malawi as well as the fertilisers and equipment to get their pea crops off to a great start.

Following our **Harvest Festival** service, some of the Harvest gifts brought by the children were auctioned for the benefit of the **Sue Ryder St John's Hospice** at Moggerhanger - the proceeds do not form part of the Church's income - and raised **£87.10** for the Hospice (2017: £80.60).



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**The Bishop of St Albans' Harvest Appeal 2018**

**Give peas a chance** 



**FELLOWSHIP and PASTORAL CARE**

**Balliol College, Oxford** has a strong association with all the Churches in the Benefice and has been involved in the history and decision making within the Benefice. In October, the College Chaplain issued an invitation to people within the Benefice to visit the College for a tour and tea, followed by Evensong in the College Chapel.



### *BUILDING and CHURCHYARD*

We want our Church to be a safe, warm and welcoming environment in which our community can worship together and in private. We would like to thank all the volunteers who work so hard to keep our Church warm and clean and those who help keep the Church community alive.

The **Annual Parish Visitation** took place on Wednesday 18 July 2018 when the Rev Lynda Klimas (the Rural Dean) carried out a comprehensive inspection of the buildings, churchyard and parish life

All the registers, log book and inventory were noted as up to date. The Churchwardens were able to report that the Ministry Team had maintained the upward numbers in the congregation and a range of services was now being well supported.

The Rural Dean complimented the Churchwardens on the general upkeep and cleanliness of the building.

The **Quinquennial Inspection** took place on 18 September 2017 under the new Church Architect, Matthew Stevens of the Michael Dales Partnership. Despite numerous phone calls and e mails, the report was not obtained until May 2018; due to the delay in obtaining the report we were given a discount on the fee.

At the time of writing, all items on the six month list have been attended to, with the exception of the PAT testing which is due to take place within the next few weeks. Works requiring attention within 18 months have now been agreed.

We are very grateful to Mike Olney and Martyn Gates for all they do organising faculties, tenders and works to help keep our Church well maintained.



In March, a team of volunteers gathered for a **Churchyard Clean Up**. The weather was ideal for the activity, which was concentrated on the south east corner of the Churchyard. The ivy had established a significant hold over all of the ground and graves and it required considerable effort with chain saw, loppers and secateurs to make any impression on the infestation. The volunteers energetically tackled the task and were rewarded part way through when a large tray of delicious bacon sandwiches, with brown sauce, was provided by Linda at the Star and Garter next door. Reinvigorated the team worked on past 12 noon to complete a specific area. Having filled the skip in 2017, a much larger one had been delivered and at the end of the morning this was also full. Many thanks to all those who helped in the clear-up and to Linda for the sandwiches.

Our organists had expressed some concerns about the lack of a back to the **organ seat** and the potential for an accident; it was decided to commission a back for the seat - the cost of this was covered by a donation from the Friends of Silsoe Church.

The Friends also covered the cost of installing an **outside tap** in the Churchyard to assist people in the tending of graves. We are grateful to the Friends for their support.

### *LEADERSHIP and ADMINISTRATION*

The method of appointment of PCC members is set out in the Church Representation Rules. At St James the Great, the membership of the PCC consists of the Vicar, Churchwardens and members elected by those members of the congregation who are on the Electoral Roll of the Church. The PCC can co-opt additional members to the Council during the year to fill any vacancies. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

In 2018, there were 62 parishioners on the **Electoral Roll**, four of whom were not resident in the Parish. A new Electoral Roll will be compiled in 2019.

The Vicar and two other members of the PCC sit on the **Deanery Synod**. This provides the PCC with an important link between the Parish and the wider structures of the church.

PCC members who have served from 1 January 2018 until the date this Report was approved are as follows:

***Ex officio members:***

Ministry Team:

Rev David Bell	Vicar of the Benefice
Rev Ian Smith	
Reader Gillian Kern	

Churchwardens:

Mr Michael Olney	Chairman
Mrs Gillian Liddle	

Deanery Synod Representatives

Mr Alan Aldridge	
Mr Martyn Gates	Diocesan Synod Representative & Health & Safety Officer

***Elected members:***

Mrs Caroline Ashton	Elected 12 April 2018
Mr Stuart Ashton	Elected 12 April 2018
Mr Paul Biscoe	Secretary
Mrs Sheila Biscoe	
Mrs Gillian Chapple	Treasurer
Mr Darren Couzens	
Mrs Maggie Jeeves	
Mrs Katie Shattock	
Mrs Carrie Steer	Resigned March 2018
Mr Jonathan Steer	Resigned March 2018
Mr Simon Stranks	

The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding on how the funds of the PCC are spent.

The full PCC met 5 times during 2018 with an average level of attendance of 77.5%. Our **Mission Action Plan** was regularly reviewed at these meetings. The PCC is required to appoint a **Standing Committee** which has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The members of our Standing Committee are the Vicar, Churchwardens, Secretary and Treasurer.

continued/...

## *LEADERSHIP and ADMINISTRATION*

### GDPR



During 2018 the PCC undertook a review of its record keeping and communication processes to ensure compliance with the provisions of the General Data Protection Regulation. Our thanks go to Dr Paul Biscoe and Gillian Chapple for co-ordinating our response and drawing up a Data Privacy Policy.

A copy of our Data Privacy Policy can be found on our website at <https://silsoe.3churches.uk/data-privacy-policy/>

### SAFEGUARDING

The Diocesan guidelines have been followed throughout the year. Safeguarding has been an agenda item for every PCC meeting and all members of the PCC have successfully obtained a DBS certificate appropriate to their roll. In addition, all members of the PCC have either attended or completed safeguarding training course. Our thanks go to Mrs Katie Shattock who co-ordinates all The Churches' Child Protection Advisory Service (DBS) checks across the Benefice. There are currently 19 individuals who work in our Parish who have obtained their DBS certificate via Silsoe PCC.

A link to the Parish Safeguarding Handbook can be found on our website at <https://silsoe.3churches.uk/>

### DEANERY SYNOD REPORT

Our Deanery Synod representatives are Rev Dave Bell and Rev Ian Smith (House of Clergy) and Alan Aldridge and Martyn Gates (House of Laity).

The Deanery Synod met three times in 2018:

- The meeting in **March** was held at All Saints Clifton where a report on the General Synod was presented, a discussion was held on **Leading Your Church Into Growth** and information on Safeguarding was provided.
- The meeting in **July** was held at St James the Great, Silsoe where there were presentations and discussions about different forms of worship. The Synod accounts were presented and agreed, with concern being expressed that the capital was being depleted because of lack of income. The Synod standing committee is in discussion concerning the need for a parish levy with ideas to be presented at a future meeting.

Elections to the Diocesan Synod were undertaken - for the House of Clergy: Rev Lucy Davis, Rev Canon Lynda Klimas, Rev Stephen Nuth, Rev Ian Smith and Rev Caren Topley. For the House of Laity: Mrs Gillian Kern, Mr Martyn Gates, Mrs Rebecca Mynett and Mr David Young with one vacancy.

- The meeting in **November** was held at St Michael and All Angels, Shefford where the Chaplain at Bedford Hospital spoke about her ministry is to bring God's love, care and compassion to staff, visitors and patients. The Deanery Mission Action Plan was discussed.

continued/...



*LEADERSHIP and ADMINISTRATION*

**DEANERY SYNOD REPORT** - continued

Activities organised by the Synod during the year were:

- Deanery Walk and Talk on 29 April (see page 13)
- Deanery 'Songs of Praise' on 16 May Speaker
- Deanery Evensong 16 September.

**PARISH SHARE**

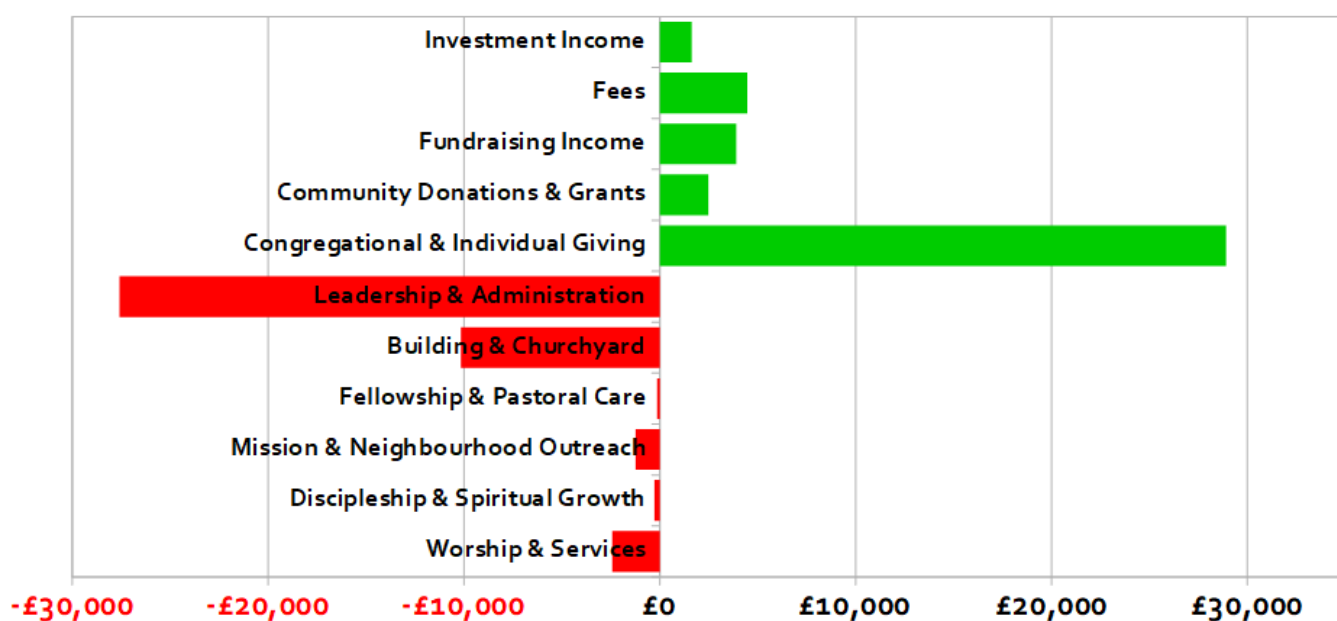
The Parish is required to contribute to the **Diocesan Common Fund** to cover the cost of having a Vicar. Within the joint Benefice, we 'share' our Vicar with Pulloxhill and Flitton and do not have to pay the full cost of a vicar. The full Stipendiary Contribution for a vicar is split between the 3 parishes, with Silsoe paying 40% and Flitton and Pulloxhill each paying 30%. For 2018, our Parish Share should have been £23,889 – an increase of just under 8%. However, in 2018 the Diocese reduced the Parish Share by £896 to £22,993 using a credit from the Ministry Support Contribution fund in recognition that this was a significant increase. For 2019, our Parish Share is £25,174 but has been reduced by a credit of £412 from the Ministry Support Contribution fund to £24,762 (an increase of just over 7.5% on the actual amount paid in 2018).

**FINANCIAL REVIEW**

Our Financial Statements are presented in a way that we hope clearly links the financial information to our Mission Action Plan (MAP). We have annotated the Financial Statements to indicate where clarification or further detail can be found in the body of this Report. The Financial Statements should be read in conjunction with the Report.

The chart below displays the income and expenditure for 2018. Income exceeded expenditure by £1,077.51 (2017: £5,314.80)

**Income & Expenditure 2018 - Income exceeded expenditure by £1,077.51**



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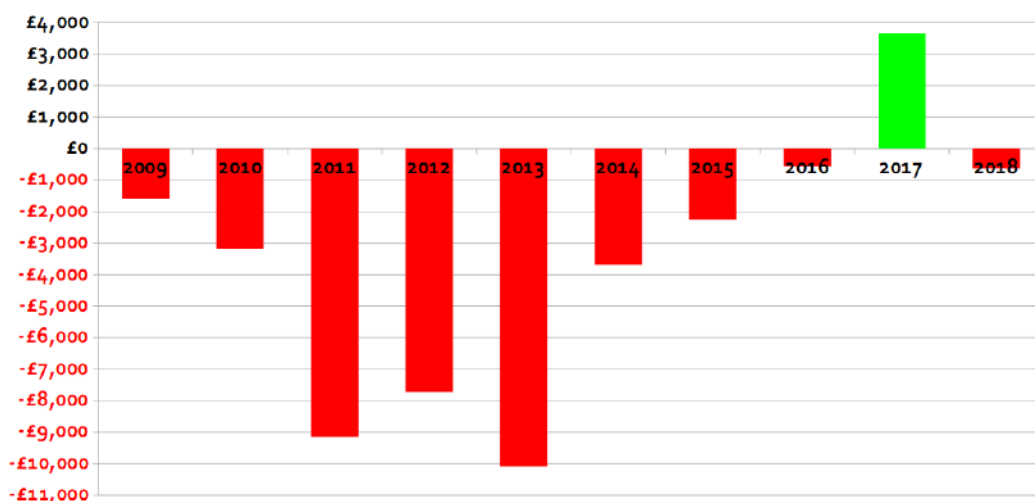
LEADERSHIP and ADMINISTRATION

**FINANCIAL REVIEW – continued**

Community Donations and Grants includes donations the PCC receives from the Church Estate Fund and the Friends of Silsoe Church. Both of these organisations are independent of the Silsoe PCC and their financial statements do not form part of the PCC's Financial Statements. The Church Estate Fund was established in the 1930s and, under the terms of its Trust documentation, is allowed to make donations towards the upkeep of the Church and the maintenance of Church services. However, the donations are limited to the clear income of the fund - the Trustees may not spend the capital.

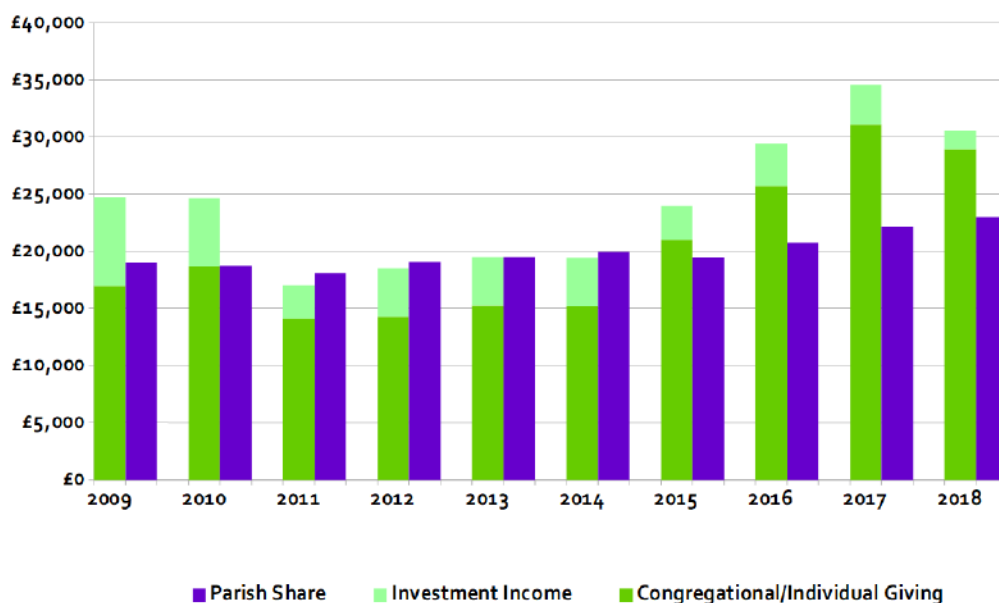
The chart below shows the position in recent years of the shortfall, allowing for Regular Income and Regular Expenditure – since 2005 there has always been a shortfall between Regular Income and Regular Expenditure, except in 2017.

Net position, after allowing for Regular Income & Expenditure (excl Church Estate Donations)



The shortfalls have been covered, in the main, by using up the reserves held by the PCC. We are in the position of having substantial reserves due to two sizeable bequest received 2003 and 2013.

Congregational/Individual Giving compared to Parish Share (incl. Benefice Support Donations)



As can be seen, Congregational Giving had been declining over the years, starting to rise again 2015. However, 2018 saw a 7% fall compared to 2017. The main reason for this is that 2017 saw 6 sizeable donations totalling just over £5,000 (including the Kilgour Memorial Fund) compared to 3 similar donations in 2018 totalling £1,885.

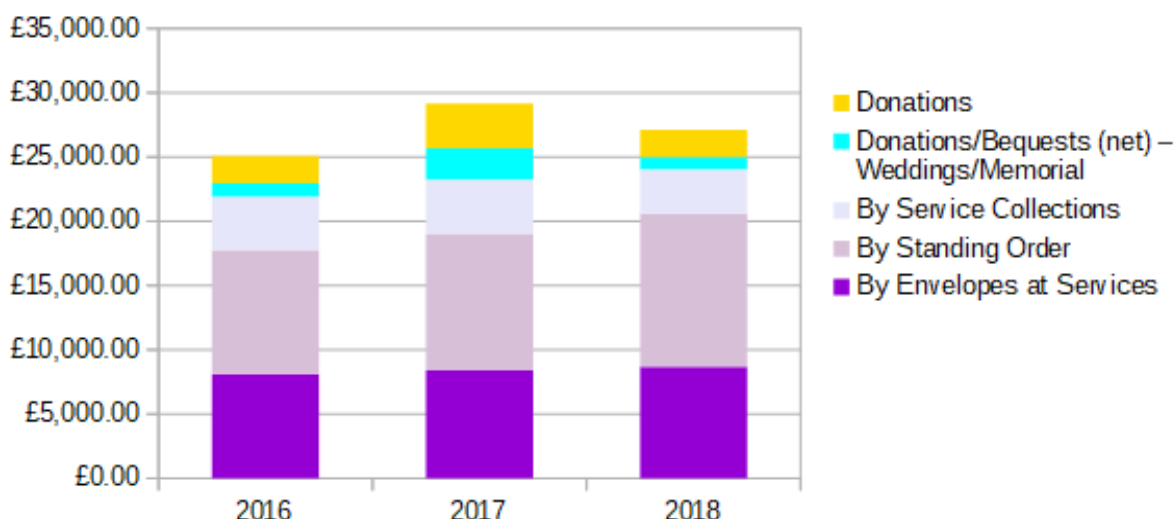
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**LEADERSHIP and ADMINISTRATION**

**FINANCIAL REVIEW – continued**

In 2016, we began to take retiring collections at weddings, with the 50% of the collection being donated to the charity chosen by the couple. This chart shows the components of Congregational Giving since 2016 (after deducting the wedding donations made to the chosen charities).

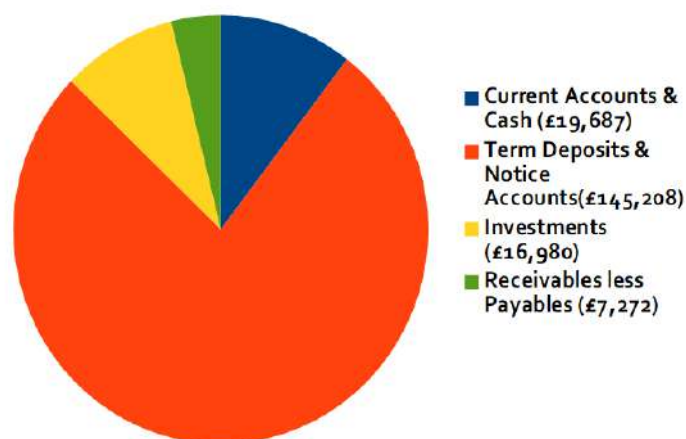
**Analysis of Congregational Giving**  
(inclusive of Gift Aid rebates)



We are grateful to everyone who helps support the Ministry of the Church either by donations at services or by standing order payments and hope that people will feel able to review the level of their contributions on a regular basis.

Investment income which is primarily interest on cash deposits, has been in decline for several years due to low interest rates. Investment opportunities are limited as the PCC do not consider it appropriate to place money in investments where the capital invested is at risk.

Assets at 31/12/2018 - £189,147



At 31 December 2018, the PCC had monetary assets totalling £189,146.67 (2017: £188,326.46).

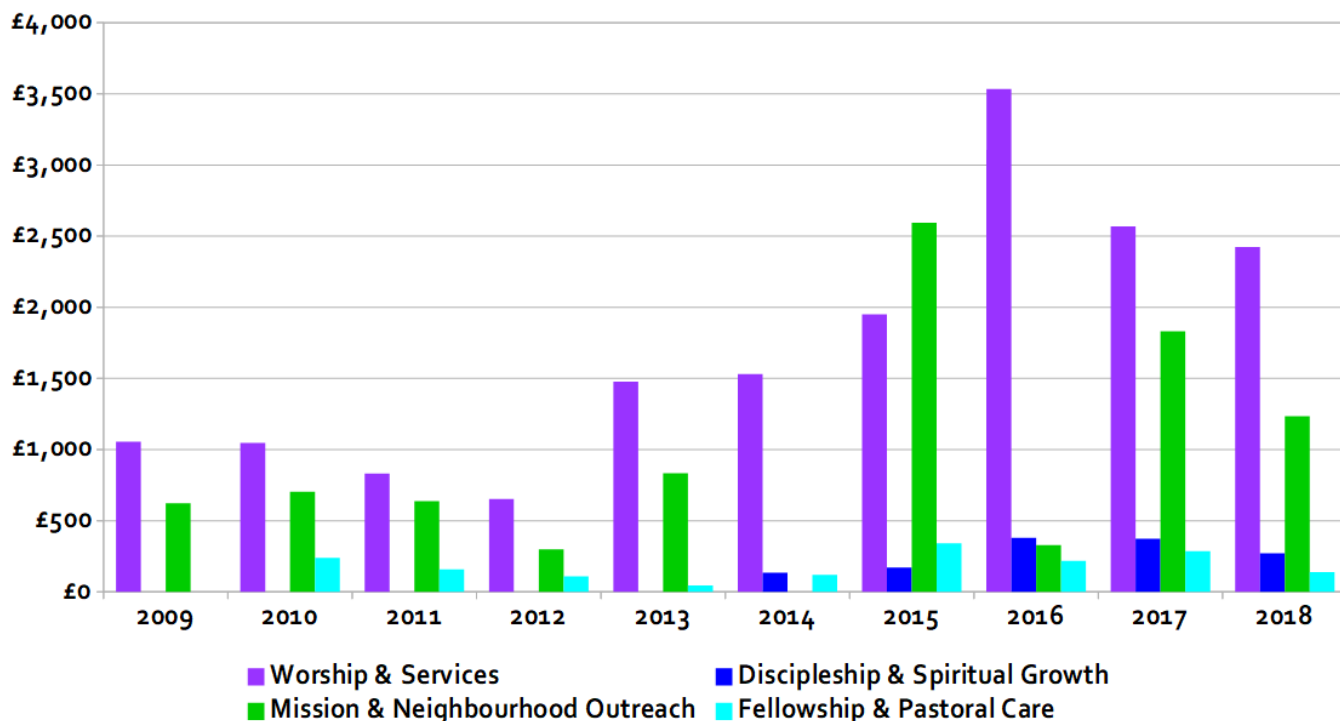
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*LEADERSHIP and ADMINISTRATION*

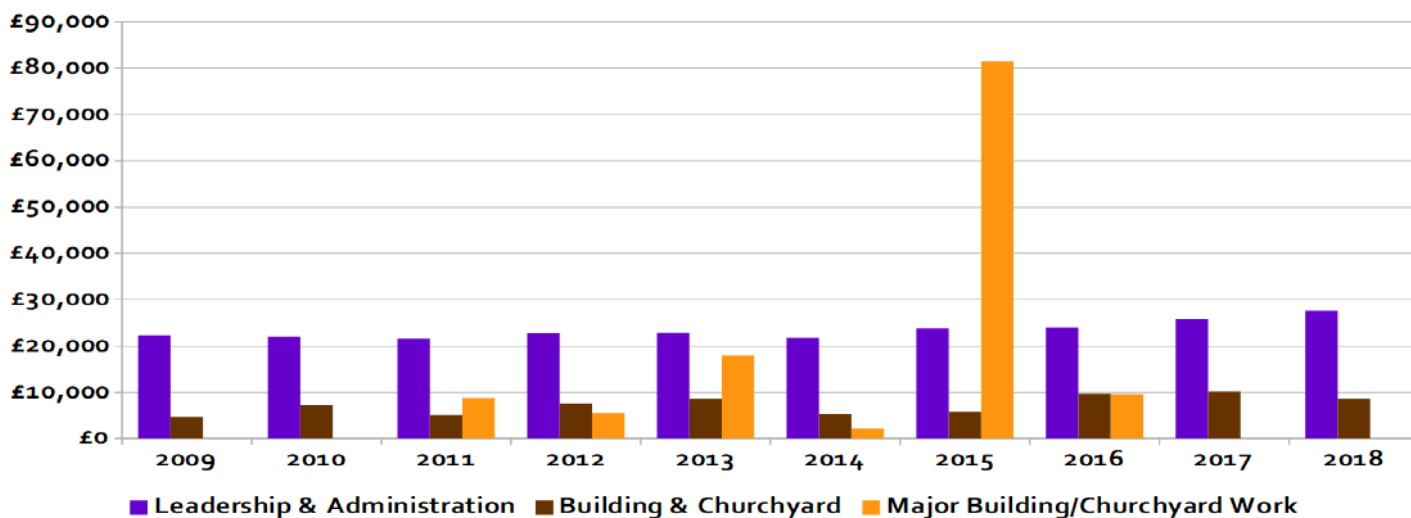
**FINANCIAL REVIEW** – continued

The charts below show the historical expenditure in the various MAP areas – these have been split into two charts due to the differences in scale. The MAP categories of expenditure were introduced in 2015 and, in order to prepare charts illustrating progress over the years, historic figures have been reallocated from the previous accounting categories to the MAP categories as far as practically possible.

**Mission Action Plan Spending Areas - Graph 1**



**Mission Action Plan Spending Areas - Graph 2**



continued/...



## *LEADERSHIP and ADMINISTRATION*

### FINANCIAL REVIEW – continued

A parochial church council is expected to meet certain expenses of the vicar and the ministry team. The three PCCs of the joint Benefice agreed that the team's expenses should be shared between the three PCCs in proportion, with Silsoe PCC paying 50% of the expenses. It was further agreed that Silsoe PCC would pay all the expenses initially and that the other PCCs would make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate categories under, mainly, Leadership & Administration. Details of the **Ministry Team's** total expenses are given in the Appendix – there was a significant increase in the expenses this year – due, in the main, to the team being at full strength for the whole year compared to only 4 months in 2017..

### Joint Benefice Expenses

Following guidance given by the St Albans Diocesan Board of Finance in 2016, certain expenditure which until 2017 had been included in the Vicar's Expenses – such as reference material for services – was allocated to a new category – Joint Benefice Expenses. With the growth of the Ministry Team and shared work between the 3 parishes, certain other items of expenditure are now shared across the Benefice and these are also included in the Joint Benefice Expenses. The three PCCs have agreed that Joint Benefice Expenses should be split in the same proportions as the Ministry Team's Expenses. Again, Silsoe PCC pay all the expenses and the other PCCs make periodic reimbursements. These financial statements only reflect the proportion of those expenses falling due to Silsoe PCC and are included in the appropriate MAP categories (mainly Leadership & Administration). Details of the total Joint Benefice Expenses are given in the Appendix – again, there has been a significant increase in costs. This is attributable to a variety of reasons, including repairs to the photocopier and increased stationery costs due to printing of extra service booklets and increased numbers of pew sheets.

### Restricted, Unrestricted and Designated Funds

It is a requirement of the Charities Act and the Church Accounting Regulations that information contained in PCC financial statements be presented in such a way so as to demonstrate that where the PCC has received money for specific purposes, that money has only been used for those purposes. Where money is donated for a specific cause (or with certain restrictions placed on its use) it is known as 'Restricted Funds', all other funds are known as 'Unrestricted Funds'. The PCC may use Unrestricted Funds for any purposes it sees fit and may, if it feels it appropriate, create Designated Funds for specific purposes. At a later date, the PCC may re-designate those funds for other purposes.

"*The Scott/Shaw Bequests Fund*" is a Designated Fund which the PCC has designated for use in connection with improvements to the Church and the Churchyard where these costs are not covered by specific donations or Restricted Funds. It is also designated to cover some of the costs incurred that are linked to our Vision and MAP (to the extent that those costs are not met by other donations and grants and subject to a limit in any one year of the amount of interest earned on the Fund).

"*The Kilgour Memorial Fund*" is a Designated Fund from the donations made in memory of John Kilgour. The Fund has been designated for use in connection with special projects.

There is an Unrestricted Fund - "*the General Reserves Fund*" - which has been built up over the years by unrestricted donations and any excess of general income over expenditure. This is used to cover any expenditure not covered by the general income, donations and contributions from Restricted and Designated Funds.

continued/...

## *LEADERSHIP and ADMINISTRATION*

### FINANCIAL REVIEW – continued

At the end of 2018 the following Restricted Funds were in place:

- Maintenance of the Church, Churchyard and specific graves - *'the Grave Bequests'*
- Provision of hymn books, service papers, etc - *'the Service Papers Fund'*
- Provision of flowers, oasis, foliage, etc - *'the Flower Fund'*

During 2018, other Restricted Funds were created but these were fully paid out during the year – these included the Restricted Fund created to be used towards the Joint Benefice Expenses. This Fund was extinguished through the year but it is anticipated that further donations will be received in the future. This Fund was distributed by way of donations to Flitton and Pulloxhill towards their share of the Joint Benefice Expenses with the remainder of the Fund being set against Silsoe's share.

### Examination of the financial statements

The PCC is required to have its financial statements examined by an Independent Examiner but is not required to have a formal audit.

An Independent Examiner is described under the Charities Act as an independent person who is considered to have the requisite ability and practical experience to carry out a competent examination of the financial statements. 'Independent' means the individual must have no connection with the PCC or the Parish that might appear to be prejudicial to an impartial examination of the financial statements.

In 2018, Ann Swain who had been the Independent Examiner for many years stepped down. The PCC are very grateful to her for her hard work and assistance over the years. Our new Independent Examiner is John Playle FCCA, FAIA, PGCertEd, an international lecturer in Accounting and Finance and Certified Accountant and Tax Advisor. The Independent Examiner's report can be found on Page 30.

Signed:

*M R Olney 20/5/19*

Approved by the PCC and signed on their behalf by **Mr Michael Olney** (PCC Chair)

## CONSOLIDATED STATEMENT OF INCOME and EXPENDITURE for the year ended 31 December 2018

	<u>Page</u>	<u>2017</u>		<u>2018</u>	
		£	£	£	£
<b>INCOME</b>					
<b>Congregational &amp; Individual Giving</b>	21/22	31,096.73		28,919.88	
<i>At Services</i>			11,669.74		11,191.21
<i>By Standing Order</i>			9,143.00		10,184.00
<i>Donations</i>			5,572.46		2,774.10
<i>Gift Aid Tax Rebates</i>			4,711.53		4,770.57
<b>Community Donations &amp; Grants</b>	11/21	1,780.12		2,478.57	
<b>Fundraising Income</b>	10/11	4,602.95		3,903.80	
<b>Fees</b>	6	5,302.00		4,469.00	
<b>Investment Income</b>	22	3,488.24		1,626.32	
<b>Sundry Income</b>		<u>10.00</u>		<u>25.00</u>	
<b>TOTAL INCOME</b>		<u>46,280.04</u>		<u>41,424.57</u>	
<b>EXPENDITURE</b>					
<b>Worship &amp; Services</b>	4	-2,568.94		-2,423.34	
<i>Service Requisites</i>			-364.27		-332.86
<i>Organists</i>			-655.00		-605.00
<i>Church Flowers &amp; Decorations</i>			-404.25		-218.41
<i>PRS/Visual Liturgy Licences</i>			-238.92		-197.07
<i>Charitable Donations</i>	5/6		-906.50		-1,070.00
<b>Discipleship &amp; Spiritual Growth</b>	7	-372.77		-271.50	
<i>Messy Church</i>			-149.11		-238.65
<i>Confirmation Expenses</i>			-25.48		-27.85
<i>Courses</i>			-198.18		-5.00
<b>Mission &amp; Neighbourhood Outreach</b>	10	-1,832.18		-1,234.71	
<i>Fundraising Expenses</i>	10/11		-1,832.18		-1,201.41
<i>Social Events (non-fundraising)</i>			0.00		-33.30
<b>Fellowship &amp; Pastoral Care</b>	13	-286.84		-139.08	
<b>Building &amp; Churchyard</b>	17	-10,153.40		-8,688.85	
<i>Building Maintenance</i>			-5,007.98		-2,918.17
<i>Electricity, Gas &amp; Water</i>			-2,341.23		-2,056.21
<i>Churchyard Maintenance &amp; Sundries</i>			-2,804.19		-2,276.61
<i>Quinquennial Inspection</i>	17		0.00		-1,437.86
<b>Leadership &amp; Administration</b>	18	-25,751.11		-27,589.58	
<i>Parish Share</i>	20		-22,139.00		-22,993.00
<i>Donations to Benefice Churches</i>	24		-64.50		-190.18
<i>Insurance</i>			-2,053.49		-2,139.58
<i>IT Costs</i>			-21.60		-40.74
<i>Stationery &amp; Postage</i>			-330.44		-594.68
<i>Equipment Maintenance &amp; Repair</i>			-29.14		-45.00
<i>Telephone &amp; Broadband</i>			-376.95		-471.61
<i>Travel</i>			-508.22		-909.47
<i>Safeguarding</i>	24		-27.00		-18.00
<i>Sundry Running Costs</i>			-200.77		-187.32
<b>TOTAL EXPENDITURE</b>		<u>-40,965.24</u>		<u>-40,347.06</u>	
<b>INCOME EXCEEDED EXPENDITURE BY:</b>	24		<u>5,314.80</u>		<u>1,077.51</u>

## ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2018

<i>See Page 24 for more information</i>	General Inc. & Exp £	General Reserves £	Scott/ Shaw Beq £	Kilgour Memorial Fund	Grave Bequests £	Flower Fund £	Service Papers £	Other Restrict £
<b>FUND at 1 JANUARY 2018</b>		5,683.26	162,818.20	1,800.08	17,236.81	552.90	235.21	0.00
<b>INCOME</b>								
<b>Congreg. &amp; Individual Giving</b>								
<i>At Services</i>	11,191.21							
<i>By Standing Order</i>	10,184.00							
<i>Donations</i>	2,140.80					236.10		397.20
<i>Gift Aid Tax Rebates</i>	4,575.22			75.14		50.91		69.30
<b>Community Donats. &amp; Grants</b>								2,478.57
<b>Fundraising Income</b>	3,903.80							
<b>Fees</b>	4,194.00							275.00
<b>Investment Income</b>		34.29	991.65	11.19	586.86	3.58	0.75	
<b>Sundry Income</b>	25.00							
<b>TOTAL INCOME</b>	<b>36,214.03</b>	<b>34.29</b>	<b>991.65</b>	<b>86.33</b>	<b>586.86</b>	<b>290.59</b>	<b>0.75</b>	<b>3,220.07</b>
<b>EXPENDITURE</b>								
<b>Worship &amp; Services</b>								
<i>Service Requisites</i>	-109.25						-223.61	
<i>Organists</i>	-605.00							
<i>Church Flowers/Decorats.</i>						-218.41		
<i>PRS/Visual Liturgy Licences</i>	-197.07							
<i>Charitable Donations</i>	-1,070.00							
<b>Disc'ship &amp; Spiritual Growth</b>								
<i>Messy Church</i>	-238.65							
<i>Confirmation Expenses</i>	-27.85							
<i>Courses</i>	-5.00							
<b>Mission &amp; N'hood Outreach</b>								
<i>Fundraising Expenses</i>	-1,201.41							
<i>Social Events (non-fundraising)</i>	-33.30							
<b>Fellowship &amp; Pastoral Care</b>	-139.084							
<b>Building &amp; Churchyard</b>								
<i>Building Maintenance</i>	-2,328.17							-590.00
<i>Electricity, Gas &amp; Water</i>	-70.24							-1,985.97
<i>Churchyard Maintenance</i>	-1,342.15				-586.86			-347.60
<i>Quinquennial Inspection</i>	-1,437.86							
<b>Leadership &amp; Administration</b>								
<i>Parish Share</i>	-22,993.00							
<i>Donats to Benefice Churches</i>								-190.18
<i>Insurance</i>	-2,139.58							
<i>Safeguarding</i>	-18.00							
<i>Stationery &amp; Postage</i>	-594.68							
<i>Equip Maintenance &amp; Repair</i>	-45.00							
<i>Telephone &amp; Broadband</i>	-471.61							
<i>Travel</i>	-803.15							
<i>Sundries</i>	-228.06							
<b>TOTAL EXPENDITURE</b>	<b>-36,098.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-586.86</b>	<b>-218.41</b>	<b>-223.61</b>	<b>-3,220.07</b>
<b>SURPLUS/SHORTFALL</b>	115.92	34.29	991.65	86.33	0.00	72.18	-222.86	0.00
<b>CHANGE IN MARKET VALUE</b>					-257.30			
<b>TRANSFER TO RESERVE FUND</b>	-115.92	115.92						
<b>FUND at 31 DECEMBER 2018</b>		<b>5,833.47</b>	<b>163,809.85</b>	<b>1,886.41</b>	<b>16,979.51</b>	<b>625.08</b>	<b>12.35</b>	<b>0.00</b>



## ANALYSIS OF MOVEMENTS IN FUNDS for the year ended 31 December 2017

<i>See Page 24 for more information</i>	General Inc. & Exp £	General Reserves £	Scott/ Shaw Beq £	Kilgour Memorial Fund	Grave Bequests £	Flower Fund £	Service Papers £	Other Restrict £
<b>FUND at 1 JANUARY 2017</b>		4,866.67	159,999.42	0.00	15,761.84	513.99	394.77	0.00
<b>INCOME</b>								
<b>Congreg. &amp; Individual Giving</b>								
<i>At Services</i>	11,669.74							
<i>By Standing Order</i>	9,143.00							
<i>Donations</i>	3,375.34			1,698.08		270.84		228.20
<i>Gift Aid Tax Rebates</i>	4,543.44			102.00		45.29		20.80
<b>Community Donats. &amp; Grants</b>						117.71		1,662.41
<b>Fundraising Income</b>	4,602.95							
<b>Fees</b>	5,036.00							266.00
<b>Investment Income</b>		93.91	2,818.78		560.73	9.32	5.50	
<b>Sundry Income</b>	10.00							
<b>TOTAL INCOME</b>	<b>38,380.47</b>	<b>93.91</b>	<b>2,818.78</b>	<b>1,800.08</b>	<b>560.73</b>	<b>443.16</b>	<b>5.50</b>	<b>2,177.41</b>
<b>EXPENDITURE</b>								
<b>Worship &amp; Services</b>								
<i>Service Requisites</i>	-199.21							
<i>Organists</i>	-655.00							
<i>Church Flowers/Decorats.</i>						-404.25		
<i>Service Books</i>							-165.06	
<i>PRS/Visual Liturgy Licences</i>	-238.92							
<i>Charitable Donations</i>	-906.50							
<b>Disc'ship &amp; Spiritual Growth</b>								
<i>Messy Church</i>	-149.11							
<i>Confirmation Expenses</i>	-25.48							
<i>Courses</i>	-198.18							
<b>Mission &amp; N'hood Outreach</b>								
<i>Fundraising Expenses</i>	-1,832.18							
<b>Fellowship &amp; Pastoral Care</b>	-286.84							
<b>Building &amp; Churchyard</b>								
<i>Building Maintenance</i>	-5,007.98							
<i>Electricity, Gas &amp; Water</i>	-426.82							-1,914.41
<i>Churchyard Maintenance</i>	-2,109.46				-560.73			-134.00
<b>Leadership &amp; Administration</b>								
<i>Parish Share</i>	-22,139.00							
<i>Donats to Benefice Churches</i>								-64.50
<i>Insurance</i>	-2,053.49							
<i>Safeguarding</i>	-27.00							
<i>Stationery &amp; Postage</i>	-330.44							
<i>Equip Maintenance &amp; Repair</i>	-29.14							
<i>Telephone &amp; Broadband</i>	-376.95							
<i>Travel</i>	-443.72							-64.50
<i>Sundries</i>	-222.37							
<b>TOTAL EXPENDITURE</b>	<b>-37,657.79</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-560.73</b>	<b>-404.25</b>	<b>-165.06</b>	<b>-2,177.41</b>
<b>SURPLUS/SHORTFALL</b>	722.68	93.91	2,818.78	1,800.08	0.00	38.91	-159.56	0.00
<b>CHANGE IN MARKET VALUE</b>					1,474.97			
<b>TRANSFER TO RESERVE FUND</b>	-722.68	722.68						
<b>FUND at 31 DECEMBER 2017</b>		<b>5,683.26</b>	<b>162,818.20</b>	<b>1,800.08</b>	<b>17,236.81</b>	<b>552.90</b>	<b>235.21</b>	<b>0.00</b>

## CONSOLIDATED BALANCE SHEET as at 31 DECEMBER 2018

	<u>2017</u>	<u>2018</u>
	£	£
<b>OPENING BALANCE at 1 JANUARY</b>	181,536.69	188,326.46
Add: Change in market value of investments	1,474.97	-257.30
Add: Excess of income over expenditure	<u>5,314.80</u>	<u>1,077.51</u>
<b>CLOSING BALANCE at 31 DECEMBER</b>	<u>188,326.46</u>	<u>189,146.67</u>
<b>MADE UP OF:</b>		
Investments with the Central Board of Finance	17,236.81	16,979.51
Bank accounts & cash	17,455.76	19,686.50
Term deposits & notice accounts	144,174.30	145,208.17
Plus: Money due but not received	10,590.59	7,484.63
Less: Money owed but not paid	<u>-1,131.00</u>	<u>-212.14</u>
<b>TOTAL</b>	<u>188,326.46</u>	<u>189,146.67</u>
<b>ALLOCATION BETWEEN FUNDS – see Page 24</b>		
General Reserves - Unrestricted	5,683.26	5,833.47
Scott/Shaw Bequests - Designated	162,818.20	163,809.85
Kilgour Memorial Fund - Designated	1,800.08	1,886.41
Grave Bequests - Restricted	17,236.81	16,979.51
Flower Fund - Restricted	552.90	625.08
Service Papers Fund - Restricted	<u>235.21</u>	<u>12.35</u>
<b>TOTAL</b>	<u>188,326.46</u>	<u>189,146.67</u>

**NOTES****INVESTMENTS:**

The investments with the Central Board of Finance cannot be spent. These represent the capital bequests for the Grave Trusts. The PCC is required to maintain the original capital which is invested with the Central Board of Finance of the Church of England. The capital value has been assessed using the bid price.

**BANK ACCOUNTS:**

The PCC has a number of bank accounts and deposit accounts with different organisations, making use of fixed term deposits to try to maximise interest earned. The PCC's main current account is with the Co-operative Bank. The fixed term and notice deposits are with United Trust Bank and Cambridge & Counties Bank

**NON-MONETARY ASSETS:**

The PCC holds the following non-monetary assets:

- Church plate, communion linen & vestments
- Ornaments and furniture in the Chancel, Vestry and body of the Church
- Sound system in the Church
- Sundry pieces of office equipment and machines

Signed:



Mrs Gillian A Chapple - Treasurer

**REPORT OF THE INDEPENDENT EXAMINER**

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St James the Great, Silsoe on the annual report and financial statements for the year ended 31 December 2018 set out on Pages 3 to 29.

**Respective responsibilities of the Parochial Church Council & Independent Examiner**

The PCC is responsible for the preparation of the annual report and financial statements. The PCC considers that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the Standing Committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair' view and my report is limited to those matters set out in the statement below

**Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with s.130 of the 2011 Act; or
- the financial statements do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the report and financial statements to be reached.

Signed:



**John Playle - FCCA, FAIA, PGCertEd**

Date: 11/5/19

## APPENDIX

**MINISTRY TEAM EXPENSES**

	2017		2018	
	£	£	£	£
Travel	1,046.73		1,962.90	
Vicarage Burglar Alarm Maintenance	123.34		223.42	
Phone & Broadband	849.83		943.23	
Sundries	<u>49.00</u>		<u>66.60</u>	
<b>Less:</b>		2,068.90		3,196.15
Travel costs received in connection with cremations				
Silsoe PCC	120.00		140.00	
Pulloxhill PCC	20.00		40.00	
Flitton PCC	<u>60.00</u>		<u>40.00</u>	
		<u>200.00</u>		<u>220.00</u>
<b>NET EXPENSES</b>		<u>1,868.90</u>		<u>2,976.15</u>

**Paid by:**

Silsoe PCC	£1,488.07
Flitton PCC	£ 744.04
Pulloxhill PCC	<u>£ 744.04</u>
	<u>£2,976.15</u>

*The Ministry Team comprises Rev Dave Bell (Vicar of the Benefice), Rev Ian Smith (Curate), Gillian Kern & Roy Pinnock (Readers) and Margaret Butt & Maggie Jeeves (Lay Leaders of Worship).*

**JOINT BENEFICE EXPENSES**

	2017		2018	
	£	£	£	£
Photocopier expenses (excl. paper)	58.30		402.15	
Stationery & Postage	354.01		671.75	
Curate's Scarf/Reader's Stole	169.06		0.00	
Reference material for services	95.14		200.01	
Travel	56.70		53.55	
IT expenses	43.20		81.48	
Sundries	<u>18.00</u>		<u>32.25</u>	
<b>NET JOINT BENEFICE EXPENSES</b>		<u>794.41</u>		<u>1,441.19</u>

**Paid, in effect, by:**

Donations (inc Gift Aid)	£296.50
Silsoe PCC	£572.35
Flitton PCC	£286.17
Pulloxhill PCC	<u>£286.17</u>
	<u>£1,441.19</u>